

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DEAN L. JANAS  
SUSAN G. JANAS  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.  
No Respondents.

Case No.:13-24599

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/31/2013 and confirmed on 1/29/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		188,903.00
Less Refunds to Debtor	4,270.82	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>184,632.18</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	7,820.98	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>11,220.98</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DOLLAR BANK FSB** Acct: 0518	0.00	87,649.57	0.00	87,649.57
	GREEN TREE SERVICING LLC(*) Acct: 1239	0.00	32,095.15	0.00	32,095.15
	DISNEY VACATION DEVELOPMENT INC Acct: 5930	0.00	4,568.29	0.00	4,568.29
	GREEN TREE SERVICING LLC(*) Acct: 1239	1,052.30	1,052.30	0.00	1,052.30
	DOLLAR BANK FSB** Acct: 0518	5,656.78	5,656.78	0.00	5,656.78
	DISNEY VACATION DEVELOPMENT INC Acct: 5930	310.75	310.75	0.00	310.75
	PA DEPARTMENT OF REVENUE* Acct: 5930	1,928.59	1,928.59	276.61	2,205.20
	KENNEDY TWP -SEWAGE FEES Acct: 4F52	921.93	921.93	458.48	1,380.41
	KENNEDY TWP -SEWAGE FEES Acct: 4F52	47.72	47.72	0.00	47.72
	ONE MAIN FINANCIAL INC A/S/F CITIFINA Acct: 3319	11,971.81	11,971.81	1,770.68	13,742.49
	WELLS FARGO FINANCIAL Acct: 5227	0.00	0.00	0.00	0.00
					<b>148,708.66</b>

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	DEAN L. JANAS Acct:	0.00	0.00	0.00	0.00
	DEAN L. JANAS Acct:	4,270.82	4,270.82	0.00	0.00
	STEIDL & STEINBERG Acct:	2,700.00	2,700.00	0.00	0.00
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct:				
	STEIDL & STEINBERG	700.00	700.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	5,003.36	5,003.36	0.00	5,003.36
	Acct: 5930				
	MONTOUR SD & KENNEDY TWP (EIT)	6,043.52	6,043.52	0.00	6,043.52
	Acct: 0646				
	JORDAN TAX SERVICE INC	0.00	0.00	0.00	0.00
	Acct: XXX6:12				
	DOLLAR BANK FSB**	1,150.00	1,150.00	0.00	1,150.00
	Acct: 0518				
					12,196.88
Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIK	399.25	399.25	0.00	399.25
	Acct: 8768				
	ALTAIR OH XIII LLC	676.74	676.74	0.00	676.74
	Acct: 0679				
	PRA/PORTFOLIO RECOVERY ASSOC	1,141.70	1,141.70	0.00	1,141.70
	Acct: 1298				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,202.48	1,202.48	0.00	1,202.48
	Acct: 4623				
	CMC	0.00	0.00	0.00	0.00
	Acct: 5662				
	CMC	0.00	0.00	0.00	0.00
	Acct: 4801				
	DISCOVER BANK(*)	6,932.77	6,932.77	0.00	6,932.77
	Acct: 7898				
	DISNEY VACATION CLUB	643.68	643.68	0.00	643.68
	Acct: 5930				
	GREAT PLAINS LENDING++	0.00	0.00	0.00	0.00
	Acct: 9324				
	GREAT PLAINS LENDING++	0.00	0.00	0.00	0.00
	Acct: 1160				
	MERRICK BANK	693.40	693.40	0.00	693.40
	Acct: 3378				
	NORTH SHORE ENDOSCOPY CENTER	0.00	0.00	0.00	0.00
	Acct: U000				
	SURGERY CENTER AT EDGEWORTH CO	0.00	0.00	0.00	0.00
	Acct: 3524				
	PA DEPARTMENT OF REVENUE*	21.24	21.24	0.00	21.24
	Acct: 5930				
	INTERNAL REVENUE SERVICE*	794.40	794.40	0.00	794.40
	Acct: 5930				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					12,505.66
TOTAL PAID TO CREDITORS					173,411.20

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TOTAL	
CLAIMED	12,196.88
PRIORITY	21,889.88
SECURED	12,505.66

Date: 03/25/2019

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/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DEAN L. JANAS  
SUSAN G. JANAS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:13-24599

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Dean L. Janas  
Susan G. Janas  
DebtorsCase No. 13-24599-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
Form ID: pdf900Page 1 of 2  
Total Noticed: 38

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db/jdb +Dean L. Janas, Susan G. Janas, 2026 Cutter Drive, Mc Kees Rocks, PA 15136-1528  
 cr +Dollar Bank, FSB, The Mortgage Service Center, PO Box 8469, Canton, OH 44711-8469  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13742003 +Chase Bank, c/o ARS National Services, PO Box 463023, Escondido, CA 92046-3023  
 13742007 +Discover Bank, c/o Leading Edge Recovery Solutions, PO Box 2330, Schiller Park, IL 60176-0330  
 13742008 +Disney Vacation, Attn: Member Accounting, PO Box 470727, Kissimmee, FL 34747-0727  
 13783712 +Disney Vacation Club Management Corp., 1390 Celebration Blvd., Celebration, FL 34747-5166  
 13783711 +Disney Vacation Development, Inc., 1390 Celebration Blvd., Celebration, FL 34747-5166  
 13742009 +Dollar Bank, PO Box 106077, Pittsburgh, PA 15230-6077  
 13784755 Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 13784754 +Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911  
 13742015 +Montour School District, c/o Jordan Tax Service, 102 Rahway Drive, Canonsburg, PA 15317-3349  
 13742016 +Northshore Endoscopy Center, 1307 Fedral Street, Suite 101, Pittsburgh, PA 15212-4769  
 13742018 PA Department of Revenue, Bureau of Compliance, P. O. Box 280948, Harrisburg, PA 17128-0948  
 13742020 +Surgery Center of Edgeworth Commons, 725 Cherrington Parkway, Suite 200, Moon Township, PA 15108-4318  
 13776789 +Township of Kennedy, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13742021 +Township of Kennedy, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349  
 13776788 +Township of Kennedy/Montour SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13754493 +Wells Fargo Financial Pennsylvania, Inc., 435 Ford Road - Suite 300, St. Louis Park, MN 55426-4938

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13774583 +E-mail/Text: bncmail@w-legal.com Mar 27 2019 03:06:47 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13742001 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 03:08:29 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
 13780998 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 03:07:48 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13742004 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 27 2019 03:05:57 Comenity Bank, PO Box 182124, Columbus, OH 43218-2124  
 13742005 +E-mail/Text: vmcpherson@creditmanagementcompany.com Mar 27 2019 03:06:59 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346  
 13748243 E-mail/Text: mrdiscen@discover.com Mar 27 2019 03:05:37 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13742010 +E-mail/Text: bankruptcygpl@greatplainslending.com Mar 27 2019 03:07:01 Great Plains Lending, 1050 E. 2nd Street, Box 500, Edmond, OK 73034-5313  
 13742012 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 27 2019 03:05:54 Green Tree, PO Box 6172, Rapid City, SD 57709-6172  
 13759454 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 27 2019 03:05:54 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 13742013 E-mail/Text: cio.bncmail@irs.gov Mar 27 2019 03:05:47 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
 13806722 E-mail/Text: bkr@cardworks.com Mar 27 2019 03:05:28 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13742014 +E-mail/Text: bkr@cardworks.com Mar 27 2019 03:05:28 Merrick Bank, PO Box 30537, Tampa, FL 33630-3537  
 13742017 +E-mail/PDF: cbp@onemainfinancial.com Mar 27 2019 03:08:22 One Main Financial, PO Box 183172, Columbus, OH 43218-3172  
 13773335 E-mail/PDF: cbp@onemainfinancial.com Mar 27 2019 03:08:20 OneMain Financial, Inc. asf CitiFinancial, Inc., P.O. Box 6042, Sioux Falls, SD 57117-6042  
 13742019 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2019 03:06:13 PA Department of Revenue, Bureau of Compliance, Wage Garnishment Section, PO Box 280946, Harrisburg, PA 17128-0946  
 13807620 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 27 2019 03:20:25 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13744306 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2019 03:06:13 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946  
 13760082 E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2019 03:06:06 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 18

District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Mar 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Montour School District  
cr Township of Kennedy  
cr Wells Fargo Bank, National Association, not in its  
13742002\* +Capital One, PO Box 71083, Charlotte, NC 28272-1083  
13742006\* +Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346  
13742011\* +Great Plains Lending, 1050 E. 2nd Street, Box 500, Edmond, OK 73034-5313  
TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

David W. Raphael on behalf of Creditor Dollar Bank, FSB draphael@grenenbirsic.com,  
mcpupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor Wells Fargo Bank, National Association, not in its  
individual or banking capacity, but solely as Trustee on behalf of the Irwin Home Equity Loan  
Trust 2006-3 bkggroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of Kennedy jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Montour School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kenneth Steidl on behalf of Joint Debtor Susan G. Janas julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Kenneth Steidl on behalf of Debtor Dean L. Janas julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10